

LAMPIRAN 1

KUESIONER PENELITIAN

Identitas Responden :

1. Nama :
2. Usia :
3. Jenis Kelamin :
 Perempuan Laki-laki
4. Jenis Layanan Mobile Money yang digunakan :
 Telkomsel BNI
 BCA Lainnya....

Petunjuk Pengisian Kuesioner

- a) Baca pernyataan dengan seksama dan berikan tanda centang (√) pada kolom yang tersedia sesuai dengan pengalaman anda mengenai Layanan Mobile Money.
- b) Kuesioner ini menggunakan lima skala likert dengan lima point dari 1 hingga 5 :
 1. STS = Sangat Tidak Setuju
 2. TS = Tidak Setuju
 3. N = Netral
 4. S = Setuju
 5. SS = Sangat Setuju

No	Pertanyaan	STS	TS	N	S	SS
Skala Inovasi Individu						
1.	Rekan-rekan saya sering meminta saran atau informasi kepada saya					
2.	Saya senang mencoba ide-ide baru					
3.	Saya mencari cara baru untuk melakukan					

	sesuatu					
4.	Saya biasanya berhati-hati untuk menerima ide-ide baru					
5.	Saya sering berimprovisasi metode untuk memecahkan masalah ketika jawaban tidak jelas					
6.	Saya curiga terhadap penemuan baru dan cara berpikir yang baru					
7.	Saya jarang mempercayai ide baru sampai saya dapat melihat bahwa sebagian besar orang di sekitar saya menerima ide tersebut					
8.	Saya merasa bahwa saya adalah anggota yang berpengaruh dari kelompok teman sebaya saya					
9.	Saya menganggap diri saya kreatif dan asli dalam pemikiran dan perilaku saya					
10.	Saya sadar bahwa saya biasanya adalah salah satu orang terakhir di group saya yang menerima sesuatu yang baru					
11.	Saya adalah tipe orang inventif (pandai mencipta atau merancang sesuatu yang belum ada)					
12.	Saya senang mengambil bagian dalam tanggung jawab kepemimpinan dari kelompok yang saya ikuti					
13.	Saya enggan mengadopsi cara-cara baru dalam melakukan sesuatu sampai saya melihat mereka bekerja untuk orang-orang di sekitar saya					
14.	Saya merasa itu dapat memicu untuk menjadi asli dalam pemikiran dan perilaku saya					

15.	Saya cenderung merasa bahwa cara hidup dan melakukan hal lama adalah cara terbaik					
16.	Saya ditantang oleh ambiguitas dan masalah yang belum terpecahkan					
17.	Saya harus melihat orang lain menggunakan inovasi baru sebelum saya mempertimbangkannya					
18.	Saya menerima ide-ide baru					
19.	Saya ditantang oleh pertanyaan yang belum terjawab					
20.	Saya sering menemukan diri saya masih kurang percaya terhadap ide-ide baru					
Kepercayaan (<i>Trust</i>)						
1.	Saya merasa bahwa M-Money merupakan suatu layanan yang dapat dipercaya					
2.	Penggunaan M-Money dapat dipercaya sebagai tempat untuk melindungi uang saya					
3.	Penggunaan M-Money dapat dipercaya dan diandalkan untuk dapat mentransfer uang dengan aman					
Presepsi Kemudahan (<i>Perceived ease of use</i>)						
1.	Menurut saya M-Money mudah penggunaanya					
2.	Mempelajari M-Money merupakan hal yang mudah bagi saya					
3.	Layanan M-Money dapat mengurangi masalah dalam penggunaan transaksi					
Presepsi Kebermanfaatan (<i>Perceived Usefulness</i>)						
1.	Penggunaan M-Money dapat memungkinkan penyelesaian transaksi dengan lebih cepat					
2.	Penggunaan M-Money dapat memudahkan					

	saya dalam mentransfer uang					
3.	Penggunaan M-Money dapat memudahkan saya dalam melakukan pembayaran Merchandise					
4.	Penggunaan M-Money dapat memudahkan saya dalam membayar dan membeli belanja online					
5.	Penggunaan M-Money dapat Memudahkan saya dalam pembayaran tagihan					
6.	Penggunaan M-Money dapat memudahkan saya dalam pembayaran isi pulsa secara online					
7.	Penggunaan M-Money dapat meningkatkan efektivitas transaksi					
Sikap terhadap Penggunaan (<i>Attitude Toward Using</i>)						
1.	Saya merasa senang pada saat menggunakan M-Money					
2.	Saya menikmati penggunaan M-Money					
3.	Saya merasa nyaman dengan menggunakan layanan M-Money					
4.	Saya merasa bosan pada saat menggunakan M-Money					
Minat Perilaku untuk Menggunakan (<i>Beharvioral Intention to Use</i>)						
1.	Saya memilih untuk menggunakan M-Money dalam menyelesaikan transaksi saya					
2.	Saya memiliki Pendapat yang baik dalam menggunakan layanan M-Money					
3.	Saya berminat untuk terus menggunakan layanan M-Money dimasa yang akan datang					

LAMPIRAN 2

OUTPUT SPSS GAMBARAN UMUM RESPONDEN

Frequencies

Statistics

		gender	emoney
N	Valid	200	200
	Missing	0	0

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	L	90	45,0	45,0	45,0
	P	110	55,0	55,0	100,0
Total		200	100,0	100,0	

Emoney

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	BCA	53	26,5	26,5	26,5	
	BCA & BNI	5	2,5	2,5	29,0	
	BNI	28	14,0	14,0	43,0	
	Dometku	8	4,0	4,0	47,0	
	Mandiri	1	,5	,5	47,5	
	Telkomsel	64	32,0	32,0	79,5	
	Telkomsel & BCA	22	11,0	11,0	90,5	
	Telkomsel & BNI	5	2,5	2,5	93,0	
	Telkomsel & XL Tunai	1	,5	,5	93,5	
	XL Tunai	13	6,5	6,5	100,0	
	Total		200	100,0	100,0	

LAMPIRAN 3

OUTPUT SPSS UJI VALIDITAS DAN REABILITAS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,888	3

Item Statistics

	Mean	Std. Deviation	N
T1	4,1050	,40595	200
T2	4,1450	,40595	200
T3	4,1650	,45697	200

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
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T1	8,3100	,667	,735	,880
T2	8,2700	,630	,813	,814
T3	8,2500	,560	,804	,823

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,4150	1,319	1,14864	3

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,895	3

Item Statistics

	Mean	Std. Deviation	N
PEOU1	4,1750	,43047	200
PEOU2	4,1550	,44943	200
PEOU3	4,1650	,43442	200

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PEOU1	8,3200	,691	,770	,869
PEOU2	8,3400	,648	,798	,845
PEOU3	8,3300	,664	,810	,834

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,4950	1,427	1,19462	3

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,925	7

Item Statistics

	Mean	Std. Deviation	N
PU1	4,2100	,43224	200
PU2	4,1600	,40648	200
PU3	4,1700	,47139	200
PU4	4,1850	,41429	200
PU5	4,2000	,42533	200
PU6	4,1600	,39392	200
PU7	4,1850	,42624	200

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PU1	25,0600	4,509	,769	,913
PU2	25,1100	4,591	,776	,913
PU3	25,1000	4,382	,762	,915
PU4	25,0850	4,571	,771	,913
PU5	25,0700	4,578	,741	,916
PU6	25,1100	4,681	,746	,916
PU7	25,0850	4,490	,795	,911

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
29,2700	6,108	2,47136	7

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,630	4

Item Statistics

	Mean	Std. Deviation	N
ATU1	4,1450	,40595	200
ATU2	4,1850	,42624	200
ATU3	4,1700	,44957	200
ATU4	2,1400	,78324	200

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ATU1	10,4950	1,477	,567	,487
ATU2	10,4550	1,355	,670	,415
ATU3	10,4700	1,386	,579	,461
ATU4	12,5000	1,347	,138	,889

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14,6400	2,201	1,48371	4

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,796	3

Item Statistics

	Mean	Std. Deviation	N
BIOU1	4,1100	,44598	200
BIOU2	4,1550	,38953	200

BIOU3	4,1650	,44583	200
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Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BIOU1	8,3200	,550	,637	,726
BIOU2	8,2750	,653	,582	,781
BIOU3	8,2650	,517	,709	,645

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,4300	1,171	1,08211	3

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100,0
	Excluded ^a	0	,0
	Total	200	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,838	20

Item Statistics

	Mean	Std. Deviation	N
KA1	4,0800	,70433	200
KA2	4,2500	,63206	200
KA3	4,1500	,59097	200
KA4	3,3950	1,08390	200
KA5	4,1200	,56319	200
KA6	2,6700	1,02290	200
KA7	2,7100	1,11450	200
KA8	3,9650	,68272	200
KA9	4,0750	,70844	200
KA10	2,7750	1,01959	200
KA11	4,0550	,55090	200
KA12	4,3300	,64278	200
KA13	2,6800	1,11976	200
KA14	3,9650	,46352	200
KA15	2,7950	1,09955	200
KA16	3,8450	,66573	200
KA17	3,1450	1,09543	200
KA18	4,2150	,50003	200
KA19	3,9200	,62091	200
KA20	2,7050	1,13331	200

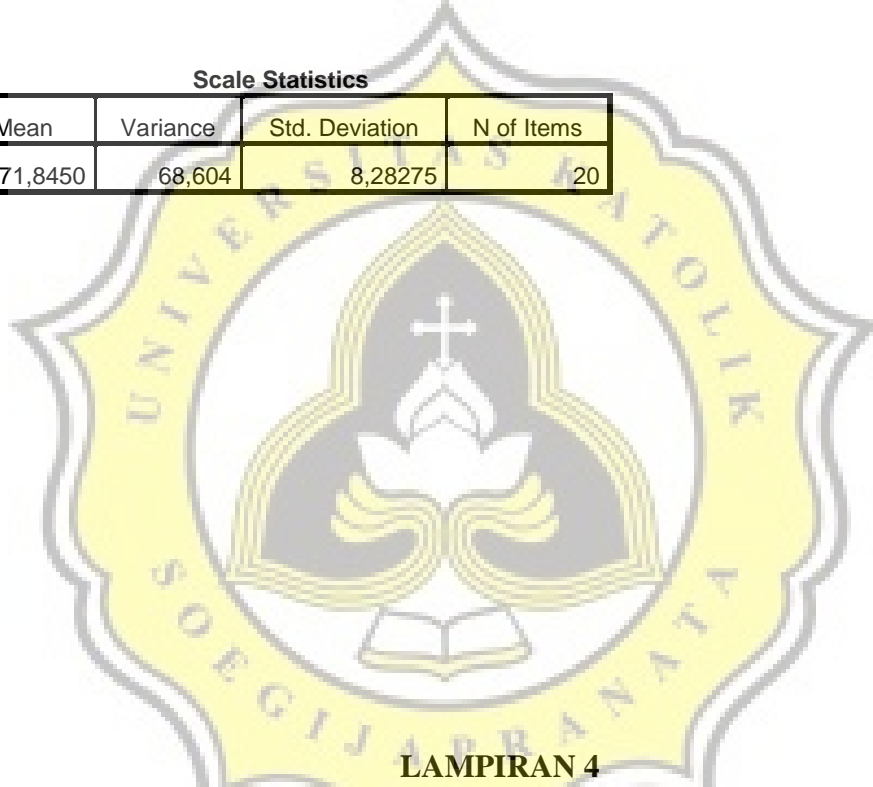
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KA1	67,7650	65,316	,245	,837
KA2	67,5950	66,021	,213	,838
KA3	67,6950	66,293	,204	,838
KA4	68,4500	60,229	,428	,831
KA5	67,7250	66,241	,223	,838
KA6	69,1750	57,914	,619	,820
KA7	69,1350	56,469	,650	,817
KA8	67,8800	64,860	,298	,835
KA9	67,7700	63,776	,382	,832
KA10	69,0700	59,694	,500	,827
KA11	67,7900	64,800	,395	,833

KA12	67,5150	66,362	,175	,840
KA13	69,1650	57,013	,611	,820
KA14	67,8800	65,473	,389	,833
KA15	69,0500	56,812	,638	,818
KA16	68,0000	64,653	,328	,834
KA17	68,7000	59,327	,479	,828
KA18	67,6300	67,169	,145	,840
KA19	67,9250	64,220	,402	,832
KA20	69,1400	56,222	,653	,817

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
71,8450	68,604	8,28275	20



LAMPIRAN 4

OUTPUT SPSS STATISTIK DESCRIPTIF

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Usia	200	16,00	52,00	25,1400	7,93886
Valid N (listwise)	200				



LAMPIRAN 5

OUTPUT ANALISIS AMOS

Analysis Summary

Date and Time

Date: 10 April 2019

Time: 12:46:01

Title

Amos: 10 April 2019 12:46

Notes for Group (Group number 1)

The model is recursive.
Sample size = 200

Variable Summary (Group number 1)

Your model contains the following variables (Group number 1)

Observed, endogenous variables

- x1
- x2
- x3
- x10
- x9
- x8
- x7
- x6
- x5
- x4
- x31
- x32
- x33
- x34
- x35
- x36
- x37
- x38
- x39
- x40
- x11
- x12
- x13
- x14
- x15
- x16
- x17
- x18
- x19
- x20
- x21
- x22
- x23
- x24
- x25



x26
x27
x28
x29
x30

Unobserved, endogenous variables

Perceived_Usefulness

Attitude_toward using

Behavioral_Intention to use

Unobserved, exogenous variables

Trust

e1

e2

e3

e10

e9

e8

e7

e6

e5

e4

Perceived_ease of use

e31

e32

e33

e34

e35

e36

e37

e38

e39

e40

Kategori_Adopter

e11

e12

e13

e14

e15

e16

e17

e18

e19

e20

e21

e22

e23

e24



e25
 e26
 e27
 e28
 e29
 e30
 z2
 z1
 z3

Variable counts (Group number 1)

Number of variables in your model: 89
 Number of observed variables: 40
 Number of unobserved variables: 49
 Number of exogenous variables: 46
 Number of endogenous variables: 43

Parameter summary (Group number 1)

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	49	0	0	0	0	49
Labeled	0	0	0	0	0	0
Unlabeled	41	3	46	0	0	90
Total	90	3	46	0	0	139

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments: 820
 Number of distinct parameters to be estimated: 90
 Degrees of freedom (820 - 90): 730

Result (Default model)

Minimum was achieved
 Chi-square = 25,391
 Degrees of freedom = 730
 Probability level = ,060

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
Perceived_Usefulness	<--- Perceived_ease of use	,765	,080	9,581	***	par_39
Attitude_toward	<--- Trust	,207	,110	1,891	,059	par_35

			Estimate	S.E.	C.R.	P	Label
using							
Attitude_toward using	<---	Perceived_Usefulness	,292	,086	3,401	***	par_36
Attitude_toward using	<---	Perceived_ease of use	,412	,117	3,516	***	par_37
Attitude_toward using	<---	Kategori_Adopter	,012	,041	,305	,761	par_40
Behavioral_Intention to use	<---	Attitude_toward using	,841	,088	9,573	***	par_38
Behavioral_Intention to use	<---	Kategori_Adopter	,035	,045	,772	,440	par_41
x1	<---	Trust	1,000				
x2	<---	Trust	1,147	,087	13,125	***	par_1
x3	<---	Trust	1,352	,102	13,283	***	par_2
x10	<---	Perceived_Usefulness	1,000				
x9	<---	Perceived_Usefulness	,875	,069	12,626	***	par_3
x8	<---	Perceived_Usefulness	,939	,073	12,832	***	par_4
x7	<---	Perceived_Usefulness	,946	,072	13,107	***	par_5
x6	<---	Perceived_Usefulness	1,075	,080	13,411	***	par_6
x5	<---	Perceived_Usefulness	,931	,070	13,310	***	par_7
x4	<---	Perceived_Usefulness	,993	,074	13,469	***	par_8
x31	<---	Perceived_ease of use	1,000				
x32	<---	Perceived_ease of use	1,158	,081	14,276	***	par_9
x33	<---	Perceived_ease of use	1,099	,078	14,139	***	par_10
x34	<---	Attitude_toward using	1,000				
x35	<---	Attitude_toward using	1,069	,073	14,707	***	par_11
x36	<---	Attitude_toward using	1,091	,078	13,990	***	par_12
x37	<---	Attitude_toward using	,304	,168	1,806	,071	par_13
x38	<---	Behavioral_Intention to use	1,000				
x39	<---	Behavioral_Intention to use	,704	,082	8,571	***	par_14
x40	<---	Behavioral_Intention to use	1,065	,095	11,267	***	par_15
x11	<---	Kategori_Adopter	1,000				
x12	<---	Kategori_Adopter	,881	,096	9,168	***	par_16
x13	<---	Kategori_Adopter	,781	,089	8,759	***	par_17
x14	<---	Kategori_Adopter	,070	,173	,402	,687	par_18

		Estimate	S.E.	C.R.	P	Label
x15	<--- Kategori_Adopter	,463	,086	5,370	***	par_19
x16	<--- Kategori_Adopter	,110	,175	,630	,529	par_20
x17	<--- Kategori_Adopter	,042	,192	,220	,826	par_21
x18	<--- Kategori_Adopter	,809	,109	7,396	***	par_22
x19	<--- Kategori_Adopter	,999	,116	8,639	***	par_23
x20	<--- Kategori_Adopter	,132	,169	,782	,434	par_24
x21	<--- Kategori_Adopter	,661	,088	7,520	***	par_25
x22	<--- Kategori_Adopter	,630	,100	6,288	***	par_26
x23	<--- Kategori_Adopter	-,046	,194	-,237	,812	par_27
x24	<--- Kategori_Adopter	,428	,074	5,799	***	par_28
x25	<--- Kategori_Adopter	,322	,189	1,701	,089	par_29
x26	<--- Kategori_Adopter	,707	,107	6,611	***	par_30
x27	<--- Kategori_Adopter	-,130	,182	-,718	,473	par_31
x28	<--- Kategori_Adopter	,307	,077	3,996	***	par_32
x29	<--- Kategori_Adopter	,623	,103	6,060	***	par_33
x30	<--- Kategori_Adopter	,145	,195	,744	,457	par_34

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	90	25,391	730	,060	2,488
Saturated model	820	,000	0		
Independence model	40	58,406	780	,060	7,538

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,133	,921	,962	,463
Saturated model	,000	1,000		
Independence model	,147	,208	,167	,198

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,967	,537	,647	,619	,944
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,936	,531	,603
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	1816,391	1666,460	1973,850
Saturated model	,000	,000	,000
Independence model	5099,406	4858,969	5346,418

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	12,796	9,128	8,374	9,919
Saturated model	,000	,000	,000	,000
Independence model	29,545	25,625	24,417	26,866

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,112	,107	,117	,000
Independence model	,181	,177	,186	,000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	2726,391	2773,100	3023,240	3113,240
Saturated model	1640,000	2065,570	4344,620	5164,620
Independence model	5959,406	5980,165	6091,339	6131,339

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	13,700	12,947	14,492	13,935
Saturated model	8,241	8,241	8,241	10,380
Independence model	29,947	28,739	31,188	30,051

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	63	65
Independence model	29	30

Execution time summary

Minimization: .020
Miscellaneous: 1,598
Bootstrap: .000
Total: 1,618



Submission author:
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